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WHAT IS CLAIMED IS:

1. A method for communicating passwords comprises:

receiving at a server a challenge from a authentication server via a first secure communications channel, the challenge comprising at least a random password that is inactive:

communicating the challenge from the server to a client computer via a second secure communications channel;

receiving at the server a challenge response from the client computer via the second secure communications channel, the challenge response comprising a digital certificate and a digital signature, the digital certificate including a public key in an encrypted form, the digital signature being determined in response to at least a portion of the challenge and the private key; and

communicating the challenge response from the server to the authentication server via the first secure communications channel;

wherein the random password is activated when the authentication server verifies the challenge response.

- The method of claim 1 wherein the client computer communicates the random password to a password-based security system, the password-based security system coupled to the authentication server.
- The method of claim 2 wherein the password-based security system comprises a firewall.
- The method of claim 1 wherein the public key and the private key are
 associated with an authenticated user.
 - 5. The method of claim 1

wherein the private key is not associated with an authenticated user, and wherein the authentication server does not authenticate the challenge response.

 The method of claim 1 wherein the first secure communications channel is selected from the group: secure socket layer and secure HTTP.

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7. A method for a client computer comprises:

receiving challenge data from a authentication server via a first secure communications channe, the challenge data comprising a challenge and a password that is inactive:

receiving a user PIN;

recovering a private key and a digital certificate in response to the user PIN; sending the digital certificate to the authentication server via an external server, the digital certificate comprising a public key in an encrypted form;

sending a digital signature to the authentication server via the external server, the digital signature being determined in response the challenge and the private key; and thereafter

sending a user login and the password to a password-based security system coupled to the authentication server,

wherein when the authentication server verifies the digital signature, the password is activated.

- 8. The method of claim 7 wherein when the authentication server does not verify the digital signature, the password remains inactive.
- The method of claim 7 wherein the password-based security system comprises a server selected from the group: a firewall and a VPN Gateway.
- 10. The method of claim 7 wherein recovering the private key and the digital certificate in response to the user PIN comprises:

recovering a private key associated with the user when the user PIN is correct;

generating a private key not associated with the user when the user PIN is incorrect.

- 11. The method of claim 10 further comprising manually entering the user login and the password to the client computer.
- The method of claim 7 wherein the password is activated for a predetermined amount of time.

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- The method of claim 12 wherein after the pre-determined amount of time, the password is inactivated.
 - 14. A method for a verification server comprises: receiving a request for a one-time password from a client computer; determining a one-time password, the one-time password being inactive; communicating data comprising the one-time password to the client computer; receiving user identification data from a user at the client computer; verifying the user in response to the user identification data; and activating the one-time password when the user is authenticated.
- 15. The method of claim 14 wherein communicating data comprising the one-time password to the client computer comprises communicating via an external server via a secure communications channel.
- The method of claim 14 wherein the one-time password is selected form the group: random, pre-determined, pseudo-random.
- The method of claim 14 wherein the user identification data comprises a digital signature.
- 18. The method of claim 17 wherein the digital signature comprises a private key selected from the group: associated with the user, not associated with the user.
- 19. The method of claim 18 wherein verifying the user comprises verifying the user when the private key is associated with the user.
- The method of claim 14 further comprising:
 receiving a verification request from a password-based security system, the
 verification request comprising a user login and the one-time password;

determining whether the one-time password is activated; and approving the verification request when the one-time password is determined to be active.